

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 David Sichel
 Debtor

Case No. 16-12685-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jul 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2016.

db +David Sichel, 675 East Street Road, Apt. 2303, Warminster, PA 18974-3523
 13710359 +Amy Sichel, 283 Barclay Court, Langhorne, PA 19047-1660
 13710364 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101)
 13726414 +Ditech Financial LLC, c/o Joshua I. Goldman, Esq., KML Law Group P.C.,
 701 Market St., Ste. 5000, Phila., PA 19106-1541
 13710365 +Edwin A Abrahamsen, 409 Lackawanna Ave, Suite 3C, Scranton, PA 18503-2059
 13710369 +MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 13710368 +Michael McKeever, Esquire, Suite 5000-BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 13710370 +Nissan Motor Acceptance Corp/Infinity Lt, Nmac/Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 13710374 Vital Recovery Services, PO Box 923748, Norcross, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QRHHOLBER.COM Jul 30 2016 01:28:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: bankruptcy@phila.gov Jul 30 2016 01:51:13 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 30 2016 01:49:53
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 30 2016 01:50:47 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13710358 +EDI: AMEREXPR.COM Jul 30 2016 01:28:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 13710360 +EDI: BANKAMER.COM Jul 30 2016 01:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 13710361 +EDI: CAPITALONE.COM Jul 30 2016 01:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13710362 +E-mail/Text: ebn@carepayment.com Jul 30 2016 01:52:00 Carepayment, PO Box 2398,
 Omaha, NE 68103-2398
 13710363 +EDI: CHASE.COM Jul 30 2016 01:33:00 Chase Crad Services, Po Box 15298,
 Wilmington, DE 19850-5298
 13710366 EDI: IRS.COM Jul 30 2016 01:28:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 13710367 +E-mail/Text: csdlclientservices@cboflanc.com Jul 30 2016 01:51:35 Lanc Coll,
 218 West Orange St, Lancaster, PA 17603-3746
 13710371 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 30 2016 01:49:53 PA Department of Revenue,
 Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496
 13710372 +EDI: TDBANKNORTH.COM Jul 30 2016 01:28:00 TD Bank, 1701 Rt. 70 East,
 Cherry Hill, NJ 08003-2335
 13710373 +EDI: VERIZONEAST.COM Jul 30 2016 01:28:00 Verizon, 500 Technology Dr, Suite 500,
 Weldon Spring, MO 63304-2225
 13710375 +EDI: WFFC.COM Jul 30 2016 01:28:00 Wells Fargo Bank Nv Na, Mac F8235-02f, Po Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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Date Rcvd: Jul 29, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MICHAEL SETH SCHWARTZ on behalf of Debtor David Sichel msbankruptcy@verizon.net
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>David Sichel</u>	Social Security number or ITIN	xxx-xx-1271
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-12685-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Sichel

7/28/16

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.